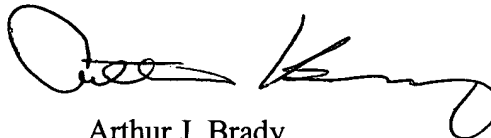


REMARKS

Applicant has reviewed the Notice of Non-Compliant Amendment dated September 24, 2003. Applicant has included a set of Replacement Sheets to be entered and a set of Annotated Sheets showing changes that have been made. Reconsideration and favorable action is respectfully requested.

Applicant has now made an earnest attempt in order to place this case in condition for allowance. For the reasons stated above, Applicant respectfully requests full allowance of the claims as amended. Please charge any additional fees or deficiencies in fees or credit any overpayment to Deposit Account No. 20-0780/FBSI-25,639 of HOWISON & ARNOTT, L.L.P.

Respectfully submitted,
HOWISON & ARNOTT, L.L.P.
Attorneys for Applicant

A handwritten signature in black ink, appearing to read 'Arthur J. Brady', with a large, stylized loop at the end.

Arthur J. Brady
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October 9, 2003

AMENDMENT AND RESPONSE
S/N 10/078,166
Atty. Docket. No. FBSI-25,639